

UNITED STATES BANKRUPTCY COURT District of New Jersey
Albert Russo Cn 4853 Trenton, NJ 08650 (609) 587-6888 Standing Chapter 13 Trustee
In re: Joseph Tattegrain Cindy Cyriaque Debtor(s)



Order Filed on September 24, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-29011 / MBK

Hearing Date: 09/23/2020

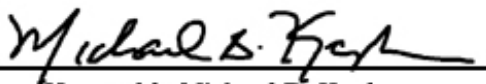
Judge: Michael B. Kaplan

Chapter: 13

ORDER CONFIRMING MODIFIED CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

DATED: September 24, 2020


Honorable Michael B. Kaplan
United States Bankruptcy Judge

The modified plan of the debtor having been proposed to creditors, and a hearing having been held on the confirmation of such modified plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the modified plan of the above named debtor, dated 07/13/2020, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor.

ORDERED that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 84 months.

ORDERED that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following schedule, which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586:

\$62,750.00 PAID TO DATE

\$895.00 for 37 months beginning 10/1/2020

ORDERED that the case is confirmed with a calculated plan funding of \$95,865.00. General unsecured creditors are scheduled to receive a pro-rata dividend of funds available.

ORDERED that the Standing Trustee shall be authorized to submit, ex-parte, an Amended Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed. R. Bank. P. 3002.

ORDERED that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

ORDERED that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that to the extent Section 7 of the debtor's plan contains motions to avoid judicial liens under 11 U.S.C. § 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified below:

NO EXCEPTIONS

ORDERED that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

ORDERED that the Standing Trustee is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

ORDERED that student loans are to be paid outside of the Chapter 13 Plan.

ORDERED that the Trustee is authorized to pay the late filed claim of New York State Dept. Tax & Finance, court claim #11-1.

ORDERED that if the debtor has provided for a creditor to be paid in the plan and no Proof of Claim is filed by such creditor before expiration of the applicable bar date, the debtor, pursuant to F.R.B.P. 3004, must file a Proof of Claim on behalf of the creditor within 30 days of the expiration of the applicable bar date. If the time period pursuant to F.R.B.P. 3004 has expired, the debtor must file a Proof of Claim on behalf of the creditor and file a motion to allow the Trustee to pay the late filed claim, or the debtor may obtain a Consent Order with the creditor authorizing the Trustee to pay an amount certain in the plan.

ORDERED as follows:

The plan length is extended to a total of 84 months pursuant to the Cares Act.

Supplemental fee application to be filed within ten (10) days of submission of Modified Plan Confirmation Order.

Order Confirming Chapter 13 Plan

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Certificate of Notice Page 5 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Joseph Tattegrain
Cindy Cyriaque
DebtorsCase No. 16-29011-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 26, 2020.

db/jdb +Joseph Tattegrain, Cindy Cyriaque, 117 Madie Avenue, Spotswood, NJ 08884-1111

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 26, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 24, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Andrew M. Lubin on behalf of Creditor U.S. Bank National Association, as Trustee for Credit
 Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates,
 Series 2005-10 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
 Andrew M. Lubin on behalf of Creditor Wells Fargo Bank, N.A. bkecf@milsteadlaw.com,
 alubin@milsteadlaw.com
 Chandra M. Arkema on behalf of Creditor U.S. Bank National Association, as Trustee for Credit
 Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates,
 Series 2005-10 carkema@sqirelaw.com
 Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for Credit
 Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates,
 Series 2005-10 dcarlon@kmlawgroup.com, bkgrou@kmlawgroup.com
 Elizabeth L. Wassall on behalf of Creditor U.S. Bank National Association, as Trustee for
 Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through
 Certificates, Series 2005-10 ewassall@logs.com, njbankruptcynotifications@logs.com
 Francesca Ann Arcure on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for
 Wilmington Trust, National Association, as successor Trustee to Citibank, N.A., as Trustee for
 SACO I Trust 2005-10, Mortgage Backed Certificates, Ser NJ_ECF_Notices@McCalla.com,
 NJ_ECF_Notices@McCalla.com
 Francesca Ann Arcure on behalf of Creditor Select Portfolio Servicing, Inc. as servicer for
 Wilmington Trust, National Association, As Successor Trustee to Citibank, N.A., As Trustee for
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 NJ_ECF_Notices@McCalla.com
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 SACO I Trust 2005-10, Mortgage Backed Certificates, Seri NJ_ECF_Notices@McCalla.com,
 NJ_ECF_Notices@McCalla.com
 Gavin Stewart on behalf of Creditor Specialized Loan Servicing, LLC bk@stewartlegalgroup.com
 Jacqueline Rita Rocci on behalf of Debtor Joseph Tattegrain jacqueline@rocciesquire.com
 Jacqueline Rita Rocci on behalf of Joint Debtor Cindy Cyriaque jacqueline@rocciesquire.com
 Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance
 jschwartz@mesterschwartz.com
 Kevin Gordon McDonald on behalf of Creditor Credit Suisse First Boston Mortgage Securities
 Corp., CSFB Mortgage-Backed Pass-Through Certificates, Et Al... kmcdonald@kmlawgroup.com,
 bkgrou@kmlawgroup.com

TOTAL: 15